

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Chapter 13

PAULETTE FRANCESE

Case No. 22-22482(cgm)

Debtor(s).

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DEBTOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:
COUNTY OF ORANGE)

I, BRIAN FETZKO, ESQ. , being sworn, say:

I am not a party to this action, am over 18 years of age and reside within the State of New York.

On January 20, 2023, I served a true and completed copy of the documents requested in the “*Creditor Loss Mitigation Affidavit*,”¹ dated October 6, 2022 upon Katherine Heidbrink, Esq. of Friedman Vartolo, LLP via email to bankruptcy@friedmanvartolo.com ; including the following documents:

- A copy of the Debtor’s² 2020 and 2021 federal and state income tax returns;
- A copy of the Debtor’s last four (4) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

- A copy of the Debtor’s business’ seven (7) most recent months’ profit and loss statements, setting forth a breakdown of the monthly business income and expenses for October 2020 – May 2021;
- A copy of the mortgagee’s completed financial worksheet;
- Proof of second/third party income by affidavit of the party, including the party’s last two (2) paycheck stubs,

¹

Italicized words in quotations indicate that there is a form by the same name on the Bankruptcy Court’s website. These forms shall be used whenever applicable.

² Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York’s Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures’ definition of “Debtor” includes joint debtors.

Other (please specify)

Form 4506T
Profit Loss Statement for Richard
Profit Loss Statement for Richard Jr.
Letter Regarding Pension
Social Security Award Letter

Dated: Middletown, New York
January 20, 2023

/s/ Brian Fetzko
Brian Fetzko, Esq.